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FIG 2A

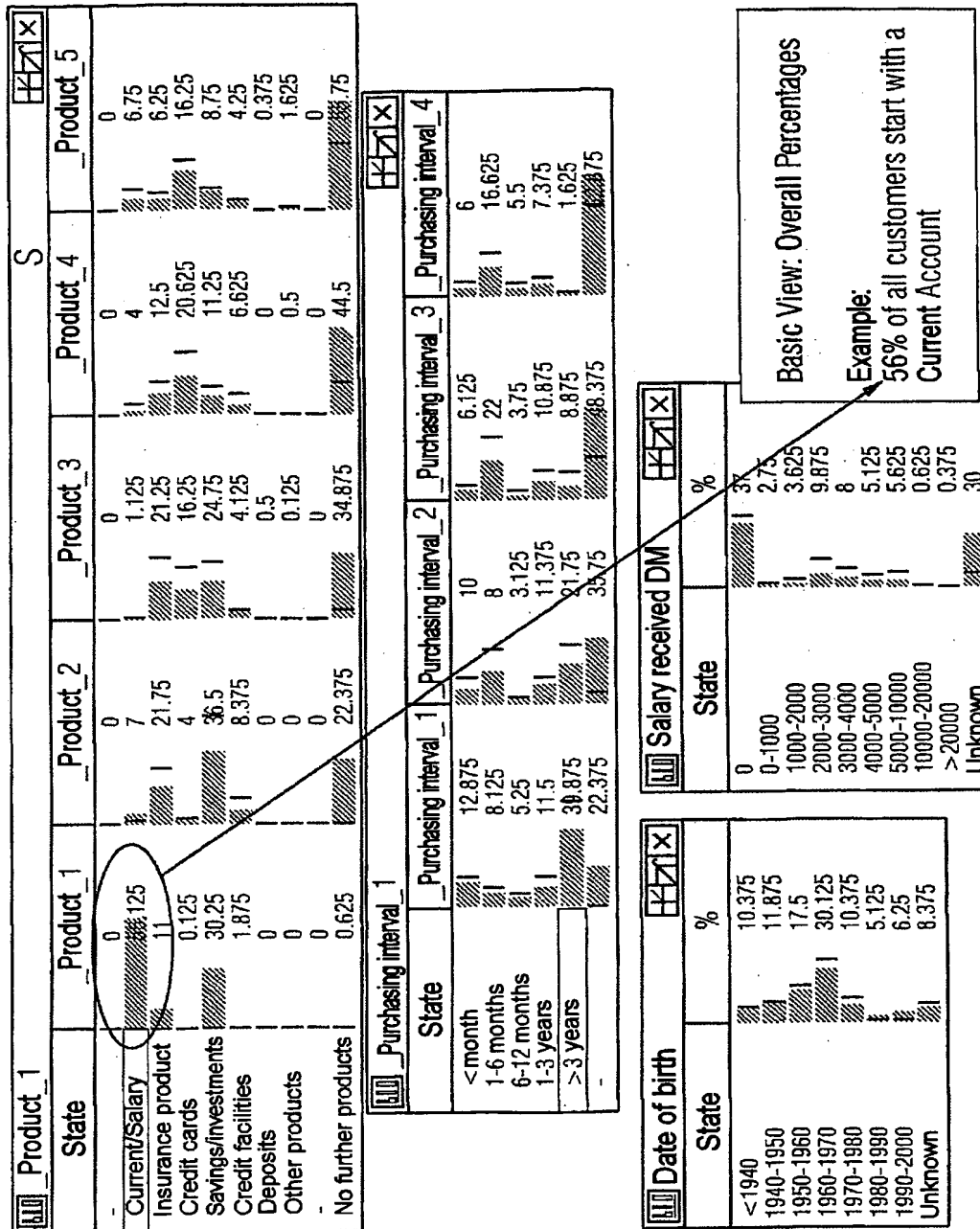


FIG 2B

Product_1	Product_1	Product_2	Product_3	Product_4	Product_5
State	State	State	State	State	State
Current/Salary	0	0	0	0	0
Insurance product	100	2,771	1,325	6,1953	11,5813
Credit cards	0	28,7319	31,4281	17,9315	9,2215
Savings/Investments	0	3,9784	26,7577	32,47	23,6006
Credit facilities	0	20,4366	29,1033	14,7771	12,0073
Deposits	0	13,9358	5,6975	11,1782	6,124
Other products	0	0	0,1982	0	0,5871
No further products	0	0	0,0008	0,7971	2,4303
	0	0,1467	5,4918	16,6508	34,4479

Purchasing interval_1	Purchasing interval_1	Purchasing interval_2	Purchasing interval_3	Purchasing interval_4
State	State	State	State	State
<month	15,2021	14,7324	8,5564	8,3952
1-6 months	10,2177	28,5251	33,115	23,9465
6-12 months	7,6096	4,6849	5,594	7,6061
1-3 years	15,1817	14,1488	15,92	10,849
>3 years	1,6422	31,6318	14,0975	2,5869
	0,1467	6,2771	22,7172	26,8163

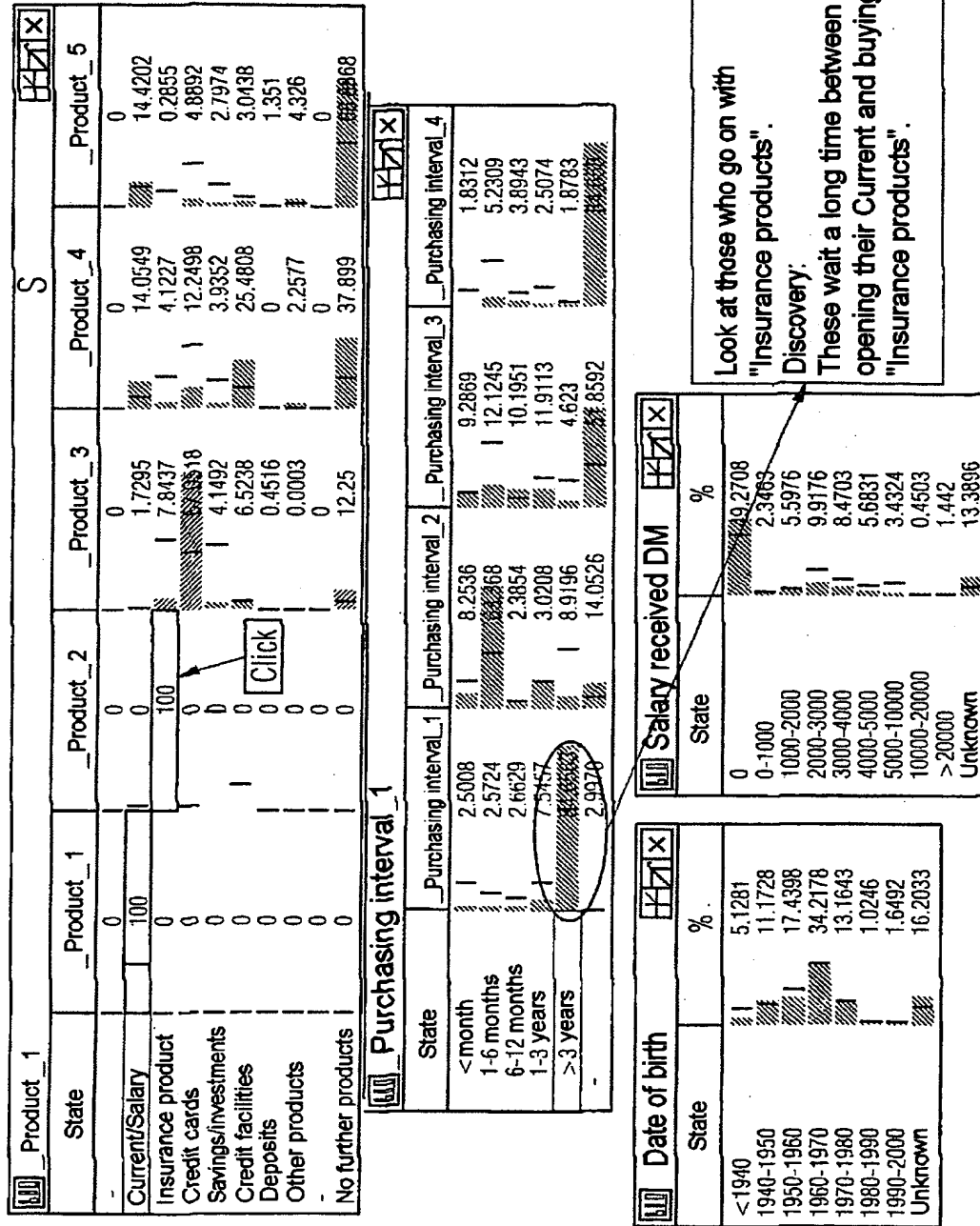
Date of birth	%
<1940	9,6179
1940-1950	11,5502
1950-1960	19,224
1960-1970	33,1382
1970-1980	13,2913
1980-1990	1,2953
1990-2000	1,4499
Unknown	10,4333

Salary received DM	%
0	38,8586
0-1000	3,4724
1000-2000	5,1622
2000-3000	16,1532
3000-4000	11,9599
4000-5000	7,2107
5000-10000	8,3298
10000-20000	1,0473
>20000	0,665
Unknown	7,1408

Conditional Percentages:
All Percentages now refer only to those customers who started with a Giro account.

Of those starting with a Current account 29% go on with "Insurance product", 50% with "Savings/Investments"

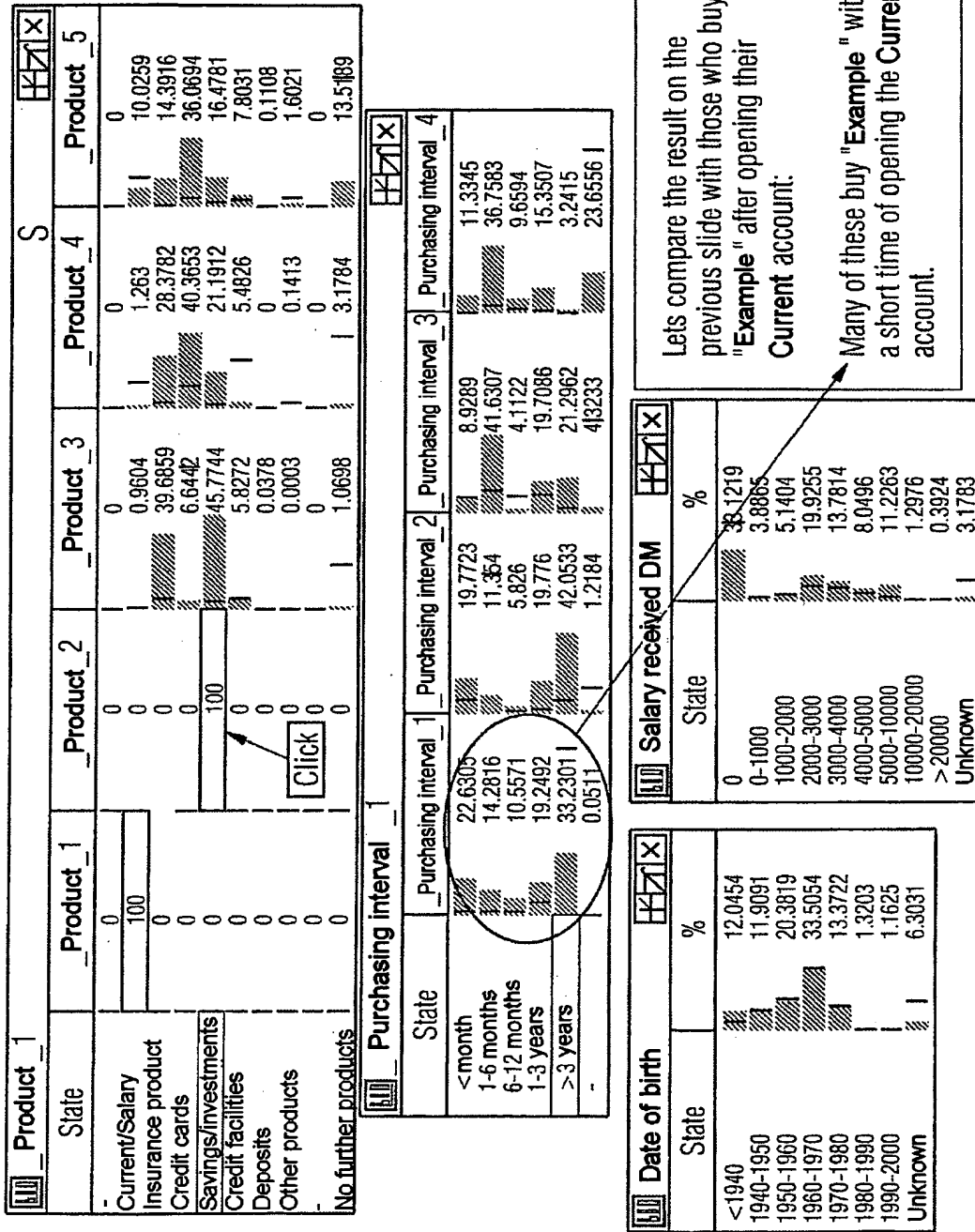
FIG 2C



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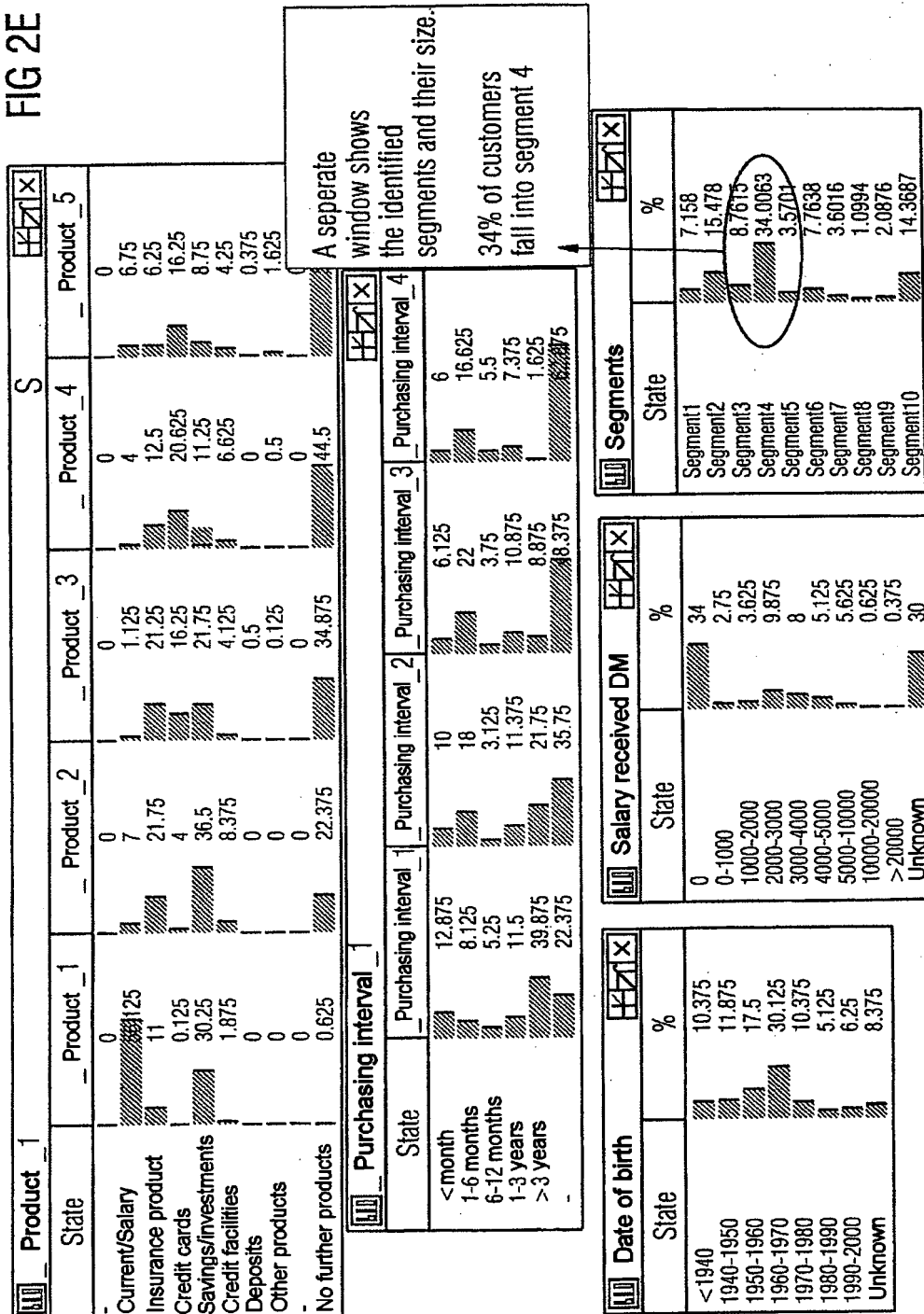
FIG 2D



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FIG 2E



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FIG 2F

Product_1	Product_2	Product_3	Product_4	Product_5
State				
Current/Salary	0.3679	0	0	0
Insurance product	30.8751	12.1286	1.8598	0
Credit cards	0	4.4095	0	0
Savings/investments	17.6652	4.0434	0	0
Credit facilities	2.573	0	0	0
Deposits	0	1.1025	0	0
Other products	0	0.3676	0	0
No further products	1.8379	0	0	0

Purchasing interval_1	Purchasing interval_2	Purchasing interval_3	Purchasing interval_4
State			
<month	2.2055	0	0
1-6 months	5.1451	1.1164	0
6-12 months	2.2055	0.3676	0
1-3 years	2.9537	3.6758	0
>3 years	21.6937	1.1111	0
	1.8379	0	0

Customers in segment 4 have no Current account and bought only one or two products so far.

Date of birth	%
<1940	12.8647
1940-1950	12.4971
1950-1960	15.4377
1960-1970	23.913
1970-1980	4.4108
1980-1990	11.3949
1990-2000	15.0706
Unknown	4.4111

Salary received DM	%
0	25.0156
0-1000	0
1000-2000	0
2000-3000	0
3000-4000	0
4000-5000	0
5000-10000	0
10000-20000	0
>20000	0
Unknown	0

Segments	%
Segment1	0
Segment2	0
Segment3	0
Segment4	100
Segment5	0
Segment6	0
Segment7	0
Segment8	0
Segment9	0
Segment10	0

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FIG 2G

Product_1	Product_2	Product_3	Product_4	Product_5
State	State	State	State	State
Current/Salary	141848	0	0	0
Insurance product	23.5007	12043	0.262	4.6164
Credit cards	0	10.8682	9.4669	7.3937
Savings/investments	337839	2.7614	2.2614	0.3898
Credit facilities	2.1409	11.2628	0	0
Deposits	0	2.757	0.8336	0.2779
Other products	0	0	0	0
No further products	1.3896	0	0	0

Purchasing interval_1	Purchasing interval_2	Purchasing interval_3	Purchasing interval_4
State	State	State	State
<month	7.1028	3.6861	4.0427
1-6 months	5.7124	6.5966	11.5407
6-12 months	2.6799	2.2375	1.6852
1-3 years	6.4907	7.8524	5.5526
>3 years	128.2655	8.759	1.5691
	19.7486	1.6884	0.8055

Date of birth	State	%
<1940		0
1940-1950		0
1950-1960		0
1960-1970		0
1970-1980		0
1980-1990		100
1990-2000		0
Unknown		0

Salary received DM	State	%
0		28.1942
0-1000		1.3968
1000-2000		1.6414
2000-3000		3.0246
3000-4000		3.1955
4000-5000		2.1691
5000-10000		2.1547
10000-20000		0.1572
>20000		0.0852
Unknown		98.12

Segments	State	%
Segment1		2.439
Segment2		4.8713
Segment3		0
Segment4		7.0909
Segment5		2.439
Segment6		7.55
Segment7		0
Segment8		0
Segment9		0
Segment10		0

One can interact with the segments in both ways:

By fixing the "Date of birth" one can see which segments customers of this age group fall into.

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